



February 13, 2020

The Honorable Ed Charbonneau
Indiana State Senate
200 W. Washington Street
Indianapolis, IN 46204

Re: Concerns about Senate Bill 184

Senator Charbonneau:

On behalf of thousands of Hoosiers with serious acute and chronic health conditions, we write to express concern with Senate Bill 184. We believe everyone should have quality and affordable healthcare coverage. However, expanding access to limited plans offered through nonprofit agricultural organizations would not provide consumers with the coverage that they need to stay healthy and it threatens the stability of the individual marketplace.

The plans authorized under Senate Bill 184 would not be regulated as insurance and would not be required to cover people with pre-existing conditions. This would mean that enrolled members with chronic health conditions like cancer, diabetes or heart disease would not be able to get this coverage. Alternatively, these unregulated plans could choose to cover patients with pre-existing conditions but charge those patients a higher premium and not cover treatment for their pre-existing condition, discriminating against patients. Similarly, these new plans would not have to comply with requirements that limit out-of-pocket costs for patients. This could leave patients with cancer and other expensive illnesses with massive medical bills or force them to forgo needed treatment.

Moreover, we are concerned that the products authorized by Senate Bill 184 would be open to any individual, not just farmers or agricultural workers. Because of the broad eligibility, any individual could become a member of the nonprofit agricultural organization and enroll in the plans offered by that organization. These plans will likely attract younger, healthier individuals, dividing the individual marketplace risk pool in Indiana. This would result in increased prices on Hoosiers — like cancer survivors—who seek comprehensive coverage on the individual marketplace so they can affordably manage their complex health conditions.

Senate Bill 184 may seem like a good deal for Hoosiers who are satisfied with bare bones coverage at low cost, but it creates a health care environment of winners and losers, especially if these plans remain open to non-farmers.

Thank you for your consideration of these concerns. Please reach out to any of the individuals listed below if you would like to discuss these concerns.

Sincerely,

Nick Torres
Advocacy Director
American Lung Association in Indiana

Danielle Patterson
Regional Team Lead
Indiana Government Relations
American Heart Association

Heidi Ross
Director, State Policy
National Organization for Rare Disorders

Bryan Hannon
Indiana Government Relations Director
American Cancer Society Cancer Action Network, Inc.

Dave Almeida
Senior Director, Government Affairs – Midwest Region
Leukemia & Lymphoma Society

CC: Chairman Martin Carbaugh; Representative Ethan Manning